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Determinants of Demand for Extra Coaching in Dera Ismail Khan: Insights into Educational Choices and SDG Alignment

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This study examines the key factors driving the demand for extra coaching among students in Dera Ismail Khan, Khyber Pakhtunkhwa, Pakistan. Using randomly collected data from 170 students in government and Private sector schools and colleges, the analysis applies OLS regression and ANCOVA models. Findings reveal that key determinants such as the number of subjects, family income, class level, mother's education, and place of residence, are the major reasons for taking tuition as they significantly influence expenditure on extra coaching. The results also show signs of gender discrimination that exists on the part of parents while giving extra coaching classes to their children. The study also reveals how urbanization benefit society as maximum number of coaching centers was operational in the D.I Khan urban city. The study suggests how these extra coaching classes are become a tool for inclusive quality education and life-long learning opportunities for the masses. The study highlights policy implications and suggests directions for future research in the context of Sustainable Development Goals (SDGs) of quality education goal 4, gender equality goal 5 and sustainability cities and communities goal 11.
Keywords: Determinants of extra coaching, socio demographic factors, ANCOVA model, SDGs, gender discrimination, urbanization, quality education.

INTRODUCTION

Extra coaching refers to tutoring in academic subjects provided by tutors for financial gain, which is additional to mainstream schooling. Those seeking extra coaching believe it improves their chances of success in the educational system. The need for coaching classes were felt when the academicians and policy makers raised concerns about low enrollments and dropout rates of students in schools and colleges. Various reasons were associated with this fall in student enrollment rates such as regulating enrollment sizes by institutions, financial constrained on the part of both students and institutions and negative experiences of students while understanding their lessons, taking part in various interviews and quizzes (Oreopoulos & Petronijevic 2018). Studies have shown that the extra coaching classes have considerably addressed the problem of improving academic performance of students in their respective educational fields. One such study by Cook et al. (2014) found that these tutoring and coaching classes have helped in improving students grades in subjects like language and mathematics, thus doubling the graduation rate in Chicago. The rapid emergence of this industry parallel to the educational systems forced the Educational scientists to explore this sector in a great detail and identify factors affecting this sector. Though private tutoring, a global industry, has received limited attention in literature due to lack of official statistics and documentation. The first study on the subject was done by Stevenson & Baker (1992) in Japan showed that the participants of these informal education institute are more likely to attend universities due to the extra training given to them in these coaching classes and the recent studies on the topic is done by Bray and Kwok (2003) for Hong-Kong and by Kim & Lee (2001) for South Korea signifies the importance of tutoring as they compensate inefficiencies in day time lessons that has a far reaching implications. Several studies (Dore, 1997; Bray & Kwok (2003); (Tansel & Fatma, 2006) have reported the rising trend to attend extra coaching classes at higher education levels. Many researchers have studied the case of PT from different perspectives be it Psychological, Social or Economics. Bray (2003) considers contra-positive effects of private tutoring while study done by (Psacharopoulous & Papakonstantinou

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2005) have found that private tutoring expenditure is inelastic in Greece). (Assaad & EL-Badawy 2004) address the gender issues in private tutoring in Egypt. Turkey has given special attention to this industry by producing number of important researches by researcher Tansel & Bircan 2005; 2006),Gök (2006), Akgün (2005) and Güvercin (2005). Dang (2007) has investigated the determinants of expenditure on private tutoring and impacts of private tutoring on student's academic performance in Vietnam. In Pakistan the exploration of this sector shows that private tutoring is categorized into three types: one-to-one instruction, group tuition classes, and profit-oriented school-like organizations. In One-to-one instruction a qualified teacher's visits student or students with hourly rates varying. Group tuition classes are provided by public school teachers, with class sizes ranging from two to fifty students. Profit-oriented school-like organizations offer professional tutoring in classrooms, with facilities spread across the country however these types of private tutoring are often expensive and accessible to rich households. Literature on tutoring industry in Pakistan shows that its needs alignment with the central goal of SDG's on Education that demands quality education for all children (Alam, 2023), as most of the students in Pakistan are deprived of this facility due to high cost. The educational institutions due to scarcity of resources are unable to meet the needs of all the students therefore these extra coaching classes should be designed in such a way that this facility came in reach of all those students who need it regardless of their financial status to improve their academic performance. The emergence of extra coaching classes parallel to the conventional educational system makes it imperative for the policy makers and educational planners to have a thorough investigation of these extra coaching class implications and their cultural effects on the masses. But due to the lack of high-quality data on the subject the progress of the researchers in this area is limited. The Present study is conducted to explore private tuition classes, which are provided outside school and college hours, mainly in urban cities, to students who want to improve their skills for competitive exams. Over the past few decades the job market focuses on authentic technical knowledge, skills, innovation and professionalism to get a good job, position and competitive salary (Sahito et al., 2017). Therefore a need for skillful training of the students in subjects like mathematics, physical sciences and languages arises. The focus of the study is therefore on coaching classes that provides assistance in mainstream subjects like languages and mathematics, excluding extra-curricular subjects and religious studies. The study does not address extra lessons given by teachers or voluntary help given by family members. The main objective of this study is to investigate the determinants of extra coaching (Tuition) among the students at various levels in Dera Isamil khan. The study aims to explore the reasons(s) behind opting for the extra coaching classes and how well these tuition classes justify SDGs goal of quality education in Dera Ismail Khan which is an underdeveloped city of KP, Pakistan.

Private tutoring demand is increasing globally, but lack of official data hinders study. Bray (2007) reviews literature, finding it varies based on culture, education systems, and economies. Quantitative researchers investigates determinants of private tutoring Tansel & Bircan (2006) found that households with higher income and parental education levels spend more on private tutoring for their children. Private tutoring is neither a necessity nor a luxury good in Turkey, and higher expenditure is higher in urban areas. Dang (2007) found that private tutoring is a necessity good for primary and lower secondary school students in Vietnam. Research shows that 49% of secondary school students in Hong Kong receive private tutoring (Bray & Kwok 2003). Private tutoring expenditure is inelastic in Greece (Psacharopoulous & Papakonstantinou 2005), and richer, educated households in urban Vietnam spend more (Ha & Harpham 2005). According to Stevenson & Baker (1992) in Japan, parents' education, income, and students' academic standings positively influence private tutoring participation. Urban students, high school reputation, and boys are more likely to participate in correspondence courses. Assad & El-Badawy (2004) found that factors such as students' age, eldest child status, and diploma year influence private and group tutoring participation in Egypt. At the household level, parents' education, parental absence, household expenditure, and residential location also influence participation. Davies (2004) found that older, educated parents are more likely to participate in private tutoring, with older children more likely to receive it. Studies in South Korea have explored factors influencing parents' decision-making, including student level variables such as gender, parental education, family educational capital, single-parent households, attitude towards learning, academic pressure, and student performance (Yang, 2003). Kanellopoulos & Psacharopoulos' (1997) study revealed that private spending on education in Greece is influenced by factors such as household size, number of children under six, and education level.

MATERIALS AND METHODS

To get a desired objective of this study, the questionnaire was formed. The process of preparation of the questionnaire was very time consuming as well as very tactful and needed a close consideration. As according to Rowley (2014) while preparing the questionnaire all the important questions that can be transformed into the variables need to be added, similarly we have chosen those selective questions in which we can get maximum information and can generate some other relevant variables as well. We also took care of keeping the questionnaire as simple as possible so that the responded should not face any difficulty while answering any question.

***Collection of data*:** After finalizing the questionnaire, the data for this study was collected by keeping the following restrictions in mind.

- This study is concerned with the students of primary through B.A/B.Sc level.
- The study is only concerned with academic subjects taught in mainstream schools and colleges, such as languages and mathematics.
- The study is only concerned with tutoring provided by tutors (and the companies which employ the tutors) for financial gain.
- The extra coaching covered in this study is provided outside school and college hours, mostly in the evenings, at week-ends, and during vacations.

Thus, data for this study are collected randomly from the students of various schools and colleges both government and private. Almost 200 questionnaires were distributed among the students of various English and Urdu medium institutions. With the return rate of 85%, we received almost 170 questionnaires out of which only 110 questionnaires were properly filled, while the rest of the questionnaires were miss informing or incomplete.

Data Analysis

As the SPSS software (Arkkelin, 2014) is the best package for the analysis of cross sectional data therefore we used this package for the analysis of our data. We started our analysis by finding out the minimum values, maximum values, mean and standard deviation of all the continuous variables. After that we constructed the frequency distribution of all the discrete variables along with their percentage shares and then used their percentage distribution for further analysis. We also constructed the percentage distribution of those male and female students who are involved in extra coaching on the basis of certain other discrete variables. Similarly we find out the most frequently given reasons for private tutoring under various aspects by using percentage distribution. After that we computed the average monthly expenditure on private tutoring by the students of D.I. Khan, on the basis of different variables. Ultimately at the end we run the regression by using ANCOVA model and the OLS regression method.

***Descreption of variables*:** Using the OLS regression method and ANCOVA model we have run the regression by including 11 variables in the model.

Expenditures on Tuition = f(Gender, Type of institution, Medium of instruction, Number of subjects for which taking tuition, Family's monthly Income, Class level, Father's education, Mother's education, Reasons for taking tuition, Tuition teacher, Residence)

The econometric model for regression analysis is given as

$Y= \alpha + \beta1\ (D1) + \beta2\ (D2) + \beta3\ (D3) + \beta4$ subject $+ \beta5$ Income $+ \beta6\ (D6a) + \beta6\ (D6b) + \beta6\ (D6c) + \beta6\ (D6d) + \beta7\ (D7a) + \beta7\ (D7b) + \beta7\ (D7c) + \beta7\ (D7d) + \beta7\ (D7e) + \beta7\ (D7f) + \beta8\ (D8a) + \beta8\ (D8b) + \beta8\ (D8c) + \beta8\ (D8d) + \beta8\ (D8e) + \beta8\ (D8f) + \beta9\ (D9a) + \beta9\ (D9b) + \beta9\ (D9c) + \beta9\ (D9d) + \beta10\ (D10a) + \beta10\ (D10b) + \beta11(D11)$

***Dependent variable*:** Using the definition of demand as "the maximum quantity of goods that one wants to buy with one's purchasing power" We took the tuition fee as the dependent variable. This is the amount of money that respondent spend on tuition or the expenditure by the respondent on taking tuition.

***Independent variable*:** The explanatory variables given in Italic are qualitative variables while others are quantitative. The quantitative variables as well as the categories of qualitative variables used in regression analysis are defined in the following table.

Table 1. Description of variables.

Variables	Description
Female	Base category of qualitative variable "Gender"
Male (D1)	Category of qualitative variable "Gender" =1 if respondent is male
Private	Base category of qualitative variable "Type of institution"
Government (D2)	Category of qualitative variable "Type of institution" =1 if type of institution is government.
English	Base category of qualitative variable "Type of institution"
Urdu (D3)	Category of qualitative variable "Medium of instruction" =1 if type of instruction is Urdu.
Number of subjects for which taking tuition	Number of the subjects for which the respondent is taking tuition
Family's monthly Income	Monthly income of the respondent's family in Rupees
Primary	Base category of qualitative variable "Class level"
Middle(D6a)	Category of qualitative variable "Class level" =1 if respondent is student of middle level
Metric(D6b)	Category of qualitative variable "Class level" =1 if respondent is student of metric level
F.A/F.SC(D6c)	Category of qualitative variable "Class level" =1 if respondent is student of F.A/F.SC.
B.A/B.SC(D6d)	Category of qualitative variable "Class level" =1 if respondent is student of B.A/B.SC.
Father education-Non	Base category of qualitative variable "Father's education".
F-Primary(D7a)	Category of qualitative variable "Father's education" =1 if respondent's Father's education is primary.
F-Middle(D7b)	Category of qualitative variable "Father's education" =1 if respondent's Father's education is middle.
F-Metric(D7c)	Category of qualitative variable "Father's education"

Variables	Description
	=1 if respondent's Father's education is metric.
F-F.A/F.SC(D7d)	Category of qualitative variable "Father's education" =1 if respondent's Father's education is F.A/F.SC.
F-B.A/B.SC(D7e)	Category of qualitative variable "Father's education" =1 if respondent's Father's education is B.A/B.SC.
F-Higher(D7f)	Category of qualitative variable "Father's education" =1 if respondent's Father is highly educated.
Mother's education-Non	Base category of qualitative variable "Mother's education"
M-Primary(D8a)	Category of the qualitative variable "Mother's education" =1 if respondent's mother's education is primary
M-Middle(D8b)	Category of the qualitative variable "Mother's education" =1 if respondent's mother's education is middle.
M-Metric(D8c)	Category of the qualitative variable "Mother's education" =1 if respondent's mother's education is metric.
M-F.A/F.SC(D8d)	Category of the qualitative variable "Mother's education" =1 if respondent's mother's education is F.A/F.SC.
M-B.A/B.SC(D8e)	Category of the qualitative variable "Mother's education" =1 if respondent's mother's education is B.A/B.SC.
M-Higher(D8f)	Category of the qualitative variable "Mother's education" =1 if respondent's mother is highly educated.
Want good marks	Base category of qualitative variable "Reasons for taking tuition"
Class-mates(D9a)	Category of qualitative variable "Reasons for taking tuition" =1 if the respondent is taking tuition because of his/her class-mates is also taking tuition.
No interest of teacher in class(D9b)	Category of qualitative variable "Reasons for taking tuition". =1 if respondent is taking tuition because his/her teacher does not take interest in the class.
Family's insistence(D9c)	Category of qualitative variable "Reasons for taking tuition". =1 if respondent is taking tuition because of family's insistence.
Subject is tough(D9d)	Category of qualitative variable "Reasons for taking tuition". =1 if respondent is taking tuition because he/she takes the subject as tough.
Taking tuition from the teacher out side the institution	Base category of the qualitative variable "Tuition teacher".
Class teacher(D10a)	Category of the qualitative variable "Tuition teacher". =1 if respondent is taking tuition from class teacher.
Teacher of same institution(D10b)	Category of the qualitative variable "Tuition teacher". =1 if respondent is taking tuition from the teacher of the same institution in which he/she is studying.
Rural	Base category of the qualitative variable "Residence"
Urban(D11)	Category of the qualitative variable "Residence". =1 if respondent belongs to urban area.

Quantitative and qualitative variables

RESULTS

***Descriptive Analysis*:** Since we have continuous and discrete variables in our analysis, therefore we will describe the variables accordingly in the following tables.

Table 2. Description of continuous variables.

Variables	Min.	Max.	Mean	Std. Deviation
Family size	3	12	6.71	1.81
MALES	0	8	3.22	1.20
FEMALES	0	8	3.50	1.58
Family members currently studying	1	8	3.79	1.48
Number of subjects for which taking tuition	1	8	2.82	2.16
FEES	100	4000	1156.82	826.50
Family's monthly income	12000	100000	36127.27	16798.92
Family's total monthly expenditure	10000	90000	30900.00	14143.40

Cross tabulation of descriptive statistics

***Gender-wise tuition status*:** According to the data at primary and middle level males and female's students have the same tendency toward taking tuition. However at metric and B.A/B.SC the females have greater tendency towards taking tuition than the males students. On the other hand at F.A/F.SC level more males are taking tuition than female students.

Table 3. Gender-wise tuition status.

Gender	Class				
	Primary	Middle	Metric	F.A/F.SC	B.A/B.SC
Female	50.00%	50.00%	60.00%	42.30%	63.60%
Male	50.00%	50.00%	40.00%	57.70%	36.40%

***Gender wise residence status*:** According to this sample the trend of tuition is more found in urban area a larger number

of urban area students take tuition. The data show that the female students have greater tendency towards taking tuition than the male students and this practice is more common in urban area. On the other hand in urban area females are more likely to participate in private tutoring than the female and male students of rural area as well as than the male students of urban area.

Table 4. Gender wise residence status.

Gander	Residence	
	Rural	Urban
Female	45.50%	55.70%
Male	54.50%	44.30%

***Gender wise father's education*:** According to this sample the female students whose father's education is nil have more tendency towards taking tuition than the male students whose father's education is nil as well as than those male and female students whose fathers are educated. However the daughters of those fathers whose education is metric are more likely to take tuition than those male students whose fathers' education is metric. Similarly the female students whose fathers' education is F.A/F.SC are more likely to take tuition than those male students whose fathers' education is F.A/F.SC.

Table 5. Gender wise father's education.

Father's education	Gender	
	Female	Male
None	85.70%	14.30%
Primary	33.30%	66.70%
Middle	50.00%	50.00%
Metric	57.90%	42.10%
F.A/F.SC	58.30%	41.70%
B.A/B.SC	46.20%	53.80%
Higher	48.10%	51.90%

***Gender wise mother's education*:** According to the data the students whose mother's education is nil are more likely to take tuition.

The results show that the female students whose mother's education is nil have more tendency towards taking tuition than the male students whose mother's education is nil as well as than those male and female students whose mothers are educated.

Table 6. Gender wise mother's education.

Mother's education	Gender	
	Female	Male
None	66.70%	33.30%
Primary	14.30%	85.70%
Middle	33.30%	66.70%
Metric	89.50%	10.50%
F.A/F.SC	28.60%	71.40%
B.A/B.SC	61.50%	38.50%
Higher	45.50%	54.50%

Parametric analysis

***Regression Results*:** Using the OLS regression method and ANCOVA model we have run the regression by including 11 variables in the model. The regression results are shown in the Table: 7 in which the coefficients of 7 variables have significant influence. Table: 7 show the values of parameters and their associative T-vales and P-values.

Table 7. Regression Results.

Variables	Coefficients	t-value	p-value
(Constant)	-1120.310	-2.731	0.008
GENDER	73.980	0.481	0.632
type of institution	-117.319	-0.588	0.558
medium of instruction	-15.109	-0.068	0.946
Number of subjects for which taking tuition	110.401	2.364	0.020
Family's monthly income	0.026	5.114	0.000
Middle level student	-5.157	-0.021	0.983
Metric level student	680.266	2.533	0.013
F.A/F.SC level student	827.679	2.724	0.008
B.A/B.SC level student	1231.037	3.658	0.000
F_PRIMARY	293.258	0.620	0.537
F_MIDDLE	636.876	1.497	0.138
F_METRIC	532.425	1.700	0.093
F_F.A/F.SC	368.234	1.133	0.261
F_B.A/B.SC	172.912	0.560	0.577
F_HIGHER	538.574	1.539	0.128
M_PRIMARY	-373.304	-1.145	0.256
M_MIDDLE	-305.220	-1.175	0.243
M_METRIC	-269.376	-1.127	0.263
M_F.A/F.SC	-483.762	-1.884	0.063
M_B.A/B.SC	-343.940	-1.242	0.218
M_HIGHER	-609.234	-1.928	0.057
CLS_MATE	612.263	1.441	0.154
TEC_INTR	409.388	2.091	0.040
F_INSIST	-20.256	-0.100	0.920
TOUGH	-60.153	-0.342	0.733
CLAS_TEC	246.480	1.085	0.281
TEC_INST	-103.744	-0.552	0.582
RESIDENCE	338.376	1.712	0.091
$R^2 = 0.588$			
F-value = 4.134 ; p-value = 0.000			

***Interpretation of results*:** The results in the table show that there is a positive relationship between the number of subjects for which respondent is taking tuition, family's income, class level, father's education, reasons for taking tuition, residence and the expenditure on tuition. However there is a negative relationship between mother's education and the expenditure on tuition. The value of R2=0.588 show that approximately 58% of the variations in the expenditure on tuition are explained by the variations in the independent variables in the model. The F-statistics test the overall explanatory power of the model it tests the overall combine restrictions imposed on the model. The F-value for this model is F-value= 4.134 and the probability of obtaining this value of F-test is P-value = .000 that is highly significant. From the results it is revealed

that the number of subjects for which the respondent is taking tuition has a significant effect on the expenditure on tuition i.e. tuition fee as the coefficient of this variable is statistically significant at 5% level of significance. The income of the family has a highly significant effect on the expenditure on extra coaching i.e. tuition fee. There is a positive relationship between the income of the family and the expenditure on extra coaching. The results show that the "Class level" of the respondent has a significant effect on demand for extra coaching. Thus it may be concluded that with the increase in the class level the demand for extra coaching also increases accordingly. The results show that the education of father has a significant effect on the demand for extra coaching. According to the results of regression model the education of mother has a significant effect on the demand for extra coaching. Furthermore, the results show that the reasons for taking tuition (no interest of teacher in the class) have a significant effect on demand for extra coaching. The coefficient of the dummy variable for the residence is also highly significant indicating that the residence has a significant effect on the demand for extra coaching.

DISCUSSION

This study aims at the determinants of demand for extra coaching at D.I. Khan. The analysis is based on the cross-sectional data obtained through questionnaire. The analysis is done on the basis of descriptive analysis, mean comparison and regression analysis. A finding reveals that education of boys is favored over that of girls mainly because boys are considered to be the main providers for their parents in old-age (Tansel, 2002). Thus parents spend more on the education of boys than female students. The data of this sample show that the average expenditure on extra coaching is higher by the male students than the female students. These results are associated with the studies by (Assaad & EL-Badawy, 2004); (Tansel & Bircan, 2005). The result calls for the efforts to end discriminative practices against girls in attaining quality education and demands policies dedicated towards implementation of SDG #5 i.e., elimination of gender disparity in education, in the city's extra coaching classes program. Although some students attend private tuition classes at the beginning of their schools, majority of students attend the private tuition classes to prepare for academic qualifying examinations at the end of Grade 10 (Metric), Grade 12 (F.A/F.SC) and Grade 14 (B.A/B.SC). Since these three academic qualifying examinations are very competitive and very important in their life, most of the students receive extra coaching. Thus they spend higher on extra coaching then the students of primary or middle level. Dang (2007) also found private tutoring is a necessity good for Vietnam primary and secondary school students. The above result demands that the extra coaching classes be in line with the SDG #4 to ensure inclusive quality education and life-long leaning opportunities for students in D.I Khan. Private tuition classes are widespread and unofficial education industry especially in D.I. Khan, urban areas. Most of the tuition centers are generally in the urban areas and they are considering a profit orient organizations. Private tutoring centers are expensive and usually beyond the reach of a household with average income. Thus the urban students have greater opportunity to avail this facility. This may be regarded as one of the main reason for Urbanization thus paying a way for SDG#11 which requires integrated strategies towards reducing negative effects of urbanization like growing slums, urban poverty, and inadequate transport and infrastructure facilities. Thus in the urban area the expenditure on extra coaching is high as majority of families living in urban area are high income families. The same result is also found by Pallegedara (2011) in Sri Lanka and Kim & Lee (2001) also found a similar result in that those households who live in high-density residential developed areas spent more on private tutoring in Korea. From the results it is revealed that the number of subjects for which the respondent is taking tuition has a significant effect on the expenditure on tuition i.e. tuition fee. Hence this means that as the number of subjects for which the respondent is taking tuition increases the expenditure on tuition i.e. the tuition fee increases. There is a positive relationship between the income of the family and the expenditure on extra coaching. Here it may be concluded that the extra coaching in case of D.I.Khan is considered as a superior good. As the situation satisfies the economic definition of superior good that is "With the increase in income the quantity demanded of or the expenditure on the superior good increases". Kim & Lee (2001) also found that private tutoring expenditures increase with income after controlling for other factors. Furthermore, results confirm that the education of father has a significant effect on the demand for extra coaching. This means that as the father's education changes from nil to metric level the expenditure on extra coaching increases. This may be because with higher education a person gets better job and can afford more expenses to pay for his child's tuition fee. In addition with respect to mother's education, results of regression model show that education of mother has a significant effect on the demand for extra coaching. Thus it may be concluded that as the education of mother increases they are less likely to send their child for tuition hence there is a negative relationship between mothers' education and child's tendency towards taking tuition. The reason for this may be that the mother who is uneducated has greater desire to educate her child however she cannot provide the child much attention for studies and cannot help her child in studies. So such mother is more likely to send her child for tuition however an educated mother can better help her child in studies and is more likely to teach her child at home by herself or she can provide a more propitious learning environment at home. Tansel (2002) also found that the parental education level is

the most important factor determining the educational attainment of children. The interest of the teacher in class is an important factor determining the demand for extra coaching. Future research is needed to explore different factors effecting extra tutoring like quality of teaching in the schools and colleges, strength of the class, students' attitudes in class who receiving tuitions, and students' academic achievement with extra coaching relationship.

***Conclusion*:** The study concludes that the demand for extra coaching in D.I. Khan is shaped by a combination of socio-economic, educational, and demographic factors. Higher household income, male gender preference, number of subjects taken, and the educational level of parents—particularly fathers—significantly increase spending on private tuition. In contrast, educated mothers tend to reduce reliance on extra coaching, likely due to their ability to support learning at home. Urban students have greater access to tuition centers due to their concentration in city areas and the financial ability of urban families. This urban-rural divide raises concerns about equity in educational opportunities. Moreover, inadequate teacher engagement in schools drives students toward private tutoring as a necessary supplement. The findings highlight critical issues of gender disparity, income-based inequality, and urban bias, calling for targeted policies aligned with SDG 4 (Quality Education), SDG 5 (Gender Equality), and SDG 11 (Sustainable Cities and Communities). Addressing these gaps through inclusive education reforms and better public schooling can help reduce dependence on private coaching and promote equitable access to quality learning for all students.

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***SDGs addressed*:** Quality education goal; Gender equality goal; sustainability cities and communities goal.

***Policy referred*:** National Education Policy; Pakistan Gender Equality Policy; Urban Development and Education Access.

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